



**FOR IMMEDIATE RELEASE**

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## **Touro Law Center Helps Inform Superstorm Sandy Victims of Impending Insurance Deadlines**

*Law School Disaster Relief Clinic Creates Insurance Checklist for Homeowners*

Touro Law Center, home of the Superstorm Sandy Disaster Relief Clinic, is warning Sandy victims of impending deadlines for insurance claims. On the heels of these deadlines, Touro Law Center faculty and students are taking new steps to continue helping storm victims navigate the confusing legal bureaucracy.

Touro Law is announcing the creation of a new Insurance Checklist and accompanying cover letter to help homeowners affected by Hurricane Sandy meet requirements for two upcoming insurance deadlines:

- The “proof of loss” requirement
- The statute of the limitations to file suit

We advise submitting all proof of loss forms with all of their supporting documentation so that homeowners can confirm that everything is *received* by the insurer by October 26, 2013, and earlier whenever possible.

The Disaster Relief Clinic strongly advises all Sandy victims who are owed flood insurance money to meet this “proof of loss” deadline – even if for example:

- A claim, “supplement,” or other paperwork is currently pending with the insurer.
- They have been told that they will receive more insurance money by anyone.
- They have signed a “proof of loss” form from an insurance adjuster (which is likely incomplete and does not state the full amount of insurance money owed).
- They have worked with a contractor, building consultant, engineer, public adjuster, or any other expert.

The checklist provides simple, easy-to-digest information for homeowners about these critical flood insurance deadlines, critical deadlines in homeowner (non-flood) insurance policies, as well as other vital information and tips based on our experience helping storm victims for nearly a year. This is the second such checklist released by the law school.

“As residents across Long Island struggle to rebuild, red tape has prevented many homeowners from getting the insurance money that they expected and paid for,” said Patricia Salkin, Dean of Touro Law Center. “Even worse, some are caught unaware of application due dates. We’re proud to leverage our significant resources and expertise to educate residents and help them get the aid they so desperately need.”

Touro Law Center stands as a leader in disaster relief efforts. The school’s multi-faceted and long-term response to Superstorm Sandy has helped those in need while offering practical training for students.

Following the storm, Touro launched the Touro Law Center Hurricane Emergency Assistance and Referral Team (HEART) hotline, which provides pro-bono legal assistance to Hurricane Sandy victims, added a Disaster Law course to its curriculum, and opened a Disaster Relief Law Clinic where students volunteer their services under close faculty supervision with clients. The clinic and hotline have received over 1400 calls, hosted volunteers from across the country, and created a series of programs designed to help affected communities.

Through these efforts, Touro Law is making a lasting, positive impact on the community and the next generation of lawyers.

The checklist and its accompanying cover letter, which has additional vital information, can be found at [www.tourolaw.edu/tlcheart](http://www.tourolaw.edu/tlcheart) and our blog at [disasterlaw.wordpress.com](http://disasterlaw.wordpress.com) under “Public Resources.” We anticipate that there will be more information to come on these issues, given their complexity and the problems that homeowners are facing. Please regularly check these websites for any updates and call our hotline at (631) 761-7198 with questions.

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*Touro College Jacob D. Fuchsberg Law Center’s 185,000-square-foot, state-of-the-art facility is located adjacent to both a state and a federal courthouse in Central Islip, New York. Touro Law’s proximity to the courthouses, coupled with programming developed to integrate the courtroom into the classroom, provide a one-of-a-kind learning model for law students, combining a rigorous curriculum taught by expert faculty with a practical courtroom experience. Touro Law, which has a student body of approximately 750 and an alumni base of more than 5,000, offers full- and part-time J.D. programs, several dual degree programs and graduate law programs for US and foreign law graduates. Touro Law Center is part of the Touro College system.*

***About the Touro College and University System***

*Touro is a system of non-profit institutions of higher and professional education. Touro College was chartered in 1970 primarily to enrich the Jewish heritage, and to serve the larger American and global community. Approximately 19,000 students are currently enrolled in its various schools and divisions. Touro College has branch campuses, locations and instructional sites in the New York area, as well as branch campuses and programs in Berlin, Jerusalem, Moscow, Paris and Florida. New York Medical College, Touro University California and its Nevada branch campus, as well as Touro University Worldwide and its Touro College Los Angeles division are separately accredited institutions within the Touro College and University System. For further information on Touro College, please go to: <http://www.touro.edu/media/>.*